

Navigate Business Checking

May 31, 2025 ■ Page 1 of 6



NORTHLANDS ORTHOPAEDIC INSTITUTE LLC
DEBTOR IN POSSESSION
CH11 CASE #25-11372 (NJ)
504 VALLEY RD STE 200
WAYNE NJ 07470-3534

Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern

Time, Sun 9:00am-10:00pm Eastern Time:

We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Other Wells Fargo Benefits

Fraud and scam tips to help keep your money safe: Check fraud and government impersonator scams

Quickly spot check fraud and scams:

- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

Government impersonation scams are on the rise.

Scammers impersonate government agencies to get at your money or personal information.

What to know:

- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. If you get an unexpected call from the IRS, hang up right away, even if the caller already has your Social Security number.



- If someone asks you to move your money to another account for any reason, it's probably a scam.

*Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 5/1	\$90,886.01
Deposits/Credits	40,482.21
Withdrawals/Debits	- 106,000.00
Ending balance on 5/31	\$25,368.22

Account number: [REDACTED] **2324 (primary account)**

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NEW Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): [REDACTED] 0025

For Wire Transfers use
 Routing Number (RTN): [REDACTED] 0248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	\$0.27
Average collected balance	\$31,034.89
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.27
Interest paid this year	\$7.60

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/1		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T2118762*1411289245*000087726\	107.15		
5/1		Horizon Hclaimpmt 000000 ACH010028493663 TRN*1*0028493663*1220999690\	143.76		
5/1		Horizon Hclaimpmt 000000 ACH040075732860 TRN*1*0075732860*1220999690\	1,118.22		92,255.14
5/2		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T2198564*1411289245*000087726\	58.15		
5/2		Horizon Hclaimpmt 000000 ACH010028503455 TRN*1*0028503455*1220999690\	123.48		
5/2		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825119000314181*1066033492\	1,679.98		94,116.75
5/5		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882511901057008*1066033492\	54.84		
5/5		Deposit Made In A Branch/Store	6,212.72		100,384.31
5/6		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*W321739216*1411289245*000087726\	93.51		
5/6		Novitas Hclaimpmt 250502 1194218008 TRN*1*898732433*1205296137~	165.57		
5/6		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882512001053259*1066033492\	246.91		
5/6		Horizon Hclaimpmt 000000 ACH010028530062 TRN*1*0028530062*1220999690\	523.60		
5/6		Horizon Hclaimpmt 000000 ACH040075754707 TRN*1*0075754707*1220999690\	558.20		101,972.10
5/7		Optum Hclaimpmt xxxx9828 TRN*1*2945915706*1300029448*0000Life1\	112.82		102,084.92

*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/8		Horizon Hclaimpmt 000000 ACH040075760481 TRN*1*0075760481*1220999690\	49.92		
5/8		WT Seq#69855 NEW Jersey Orthopaedic /Bnf=NEW Jersey Orthopaedic Institute,L Srf# 0067649128625355 Trn#250508069855 Rfb#		90,000.00	12,134.84
5/9		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825126000022588*1066033492\	252.00		12,386.84
5/12		Horizon Hclaimpmt 000000 ACH040075770871 TRN*1*0075770871*1220999690\	65.45		
5/12		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825127000230906*1066033492\	395.20		12,847.49
5/14		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T2761450*1411289245*000087726\	58.15		
5/14		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825130000026808*1066033492\	292.00		13,197.64
5/15		Deposit Made In A Branch/Store	356.00		13,553.64
5/16		Horizon Hclaimpmt 000000 ACH010028607227 TRN*1*0028607227*1220999690\	1,598.11		15,151.75
5/19		7220999690 Hclaimpmt 000000 ACH060065060930 TRN*1*0065060930*1220999690\	572.15		15,723.90
5/20		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T3054394*1411289245*000087726\	170.97		
5/20		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882513401025760*1066033492\	755.54		16,650.41
5/21		Withdrawal Made In A Branch/Store		16,000.00	650.41
5/23		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T3299877*1411289245*000087726\	58.15		
5/23		Horizon Hclaimpmt 000000 ACH040075820047 TRN*1*0075820047*1220999690\	300.16		
5/23		Novitas Hclaimpmt 250521 1194218008 TRN*1*898786371*1205296137~	470.38		
5/23		Horizon Hclaimpmt 000000 ACH010028658891 TRN*1*0028658891*1220999690\	629.97		
5/23		Horizon Hclaimpmt 000000 ACH010028658890 TRN*1*0028658890*1220999690\	778.74		2,887.81
5/27		Horizon Hclaimpmt 000000 ACH010028668319 TRN*1*0028668319*1220999690\	11,697.84		14,585.65
5/28		Horizon Hclaimpmt 000000 ACH040075831161 TRN*1*0075831161*1220999690\	140.64		
5/28		Horizon Hclaimpmt 000000 ACH010028686287 TRN*1*0028686287*1220999690\	164.40		
5/28		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*W323957815*1411289245*000087726\	183.71		15,074.40
5/29		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825146000285221*1066033492\	95.03		
5/29		Healthier NJ CI Healthier 000000 ACH030001400306 TRN*1*0001400306*2843673030\	191.22		
5/29		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882514301036709*1066033492\	481.92		
5/29		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882514401023385*1066033492\	902.24		
5/29		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882514201031385*1066033492\	941.52		
5/29		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825144000004650*1066033492\	1,993.63		19,679.96
5/30		Healthier NJ CI Healthier 000000 ACH030001402133 TRN*1*0001402133*2843673030\	264.91		
5/30		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882514601024175*1066033492\	458.74		
5/30		Deposit Made In A Branch/Store	4,964.34		
5/30		Interest Payment	0.27		25,368.22
Totals			\$40,482.21	\$106,000.00	



Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](#) for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2025 - 05/31/2025	Standard monthly service fee \$25.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Minimum daily balance	\$10,000.00	\$650.41 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$31,752.06 <input checked="" type="checkbox"/>
- Average ledger balance in your Navigate Business Checking, Initiate Business Checking, and Additional Navigate Business Checking, plus		
- Average ledger balance in your Business Market Rate Savings and Business Platinum Savings, plus		
- Average ledger balance in your Business Time Account (CD)		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

WK/WK

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	300	20,000	0	0.0030	0.00
Transactions	27	250	0	0.50	0.00
Total service charges					\$0.00



IMPORTANT ACCOUNT INFORMATION

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.



The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.

- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.



Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
 - In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
 - If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
 - To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
 2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
 3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance
shown on your statement \$

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ _____
\$ _____
\$ _____
+ \$ _____

..... TOTAL \$ _____

CALCULATE THE SUBTOTAL
(Add Parts A and B)

.....

TOTAL \$ _____

SUBTRACT
C. The total outstanding checks and
withdrawals from the chart above..... - \$

CALCULATE THE ENDING BALANCE
(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register \$ _____